

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method of transacting by linking a primary account and secondary accounts, based on a For the bank transaction system linking accounts service composed of the comprising: a main computer system in charge of managing transaction on an account holder's account; and the a database connected to the said main computer system and configured to store of the account holder's account information which is saved and managed by the main computer system connected to the said main computer system; common account created by the main computer system as an intermediate storage for transaction process, connected to the said main computer system; the linked account translator storing and managing primary account and linked secondary accounts, also connected to the said main computer system; and a payment gateway connected to the main computer system and configured to manage payment managing transactions between external merchants and the main computer system and external merchants and/or banks, also connected to the main computer system; equipped with external network connection hub which connects transaction information between external transaction equipments and the main computer system, also connected to the main computer system; and the said external transaction equipments are one or more of DTMF measures of wire or wireless telephone to create transaction data and terminal connected via internet server, ARS server for transaction service on the said primary account and linked secondary accounts with the said linked account translator and common account, ATM terminal, counter terminal, etc.,

the transaction-method comprising the steps of;

creating a first step, the transaction request created at a user terminal connected via internet server, DTMF, ATM terminal, etc. is received by and sending the created transaction request to the main computer system, and so that the said main computer system sends back an account data request to the said equipment which created and sent transaction request user terminal;

Second step followed by the said first step,

sending account data such as account number as well as PIN from transaction requesting equipment the user terminal to the main computer system;

Third step, the main computer system discriminates classifying the linked primary and secondary accounts from the based on account classification codes and notifies the linked account translator of a result, the linked account translator connected to the main computer

system and configured to store and manage the primary account and linked secondary accounts;

Fourth step, wherein the said-linked account translator links providing the respective primary account as well as linked secondary accounts respectively to the main computer in receipt of the notification with information related to the classified primary account and linked secondary accounts; and

selecting selects linked transaction accounts to be involved in the transaction from the primary account and linked secondary accounts according to the data received from the external network connection hub user terminal; -;

Fifth step, the settling step wherein the said-main computer system receives receiving selected transaction, transaction information as well as related to a type of transaction and a transaction amount from the user terminal, and storing the transaction information in a common account configured to store the transaction information during the transaction then settles together with the information on transaction statement and transaction amount; and

Following the fifth step,

the main computer system sending the stored transaction information to the linked account translator to update settles the primary account as well as linked secondary accounts respectively based on the transaction information of transaction to finish the requested transaction.

2. (Currently Amended) The method according to claim 1, further comprising the steps of:

wherein among the primary account as well as the linked secondary accounts, as a result of inquiry on transaction information at the external network connection hub by the main computer system;

more comprising the step wherein main computer system settles the transaction information as well as transaction amount on the common account on transaction requests to another bank such as transferring to another bank account, and the step wherein the main computer system transmits if the type of transaction requires a fund transfer between the banks, transmitting account transfer information to through the payment gateway to get receive the respective bank approval on the fund transfer from the banks[.]; and

followed by the said step wherein the main computer system settles adjusting the primary account as well as linked secondary accounts respectively based on the transaction statement and amount information from in the common account and the fund

transfer.

3. (Currently Amended) The method according to claim 1,

~~more comprising the step wherein the transaction request is created the user terminal is selected from another a bank computer system, and/or a card transaction terminal connected via a VAN (Value-Added Network), and an for any other authorized financial trade institute computer system via a network[[s]],~~

~~and followed by the said previous step, the step wherein the main computer system sending for sends the account data request to the bank computer system or, the card transaction terminal or the authorized financial trade institute computer system that created the request via the payment gateway in receipt of the said transaction request,~~

~~and the step wherein the requested equipments send account information the account data including an account number, etc., is sent to the main computer system via the payment gateway,~~

~~and the step followed by the previous step, wherein the main computer recognizes the account number as a linked account through according to an the account classification codes and transmits the account number to the linked account translator system, in receipt of the account data such as account number,~~

~~and the step followed by the previous step, wherein the linked account translator which received the said account number connects each corresponding primary account as well as linked secondary accounts to the main computer system;~~

~~and followed by the step, the step wherein the equipment that requested transaction via payment gateway, the user terminal transmitting transmits a transaction terminal ID number as well as transaction amount, etc., to the main computer system and the said main computer system sends those the transaction terminal ID to the linked account translator,~~

~~and the step wherein the linked account translator classifies according to the transaction information whether the transaction merchant is defined with merchant specified account, and linked account translator informs to the main computer system to verify for the ease of the specified merchant determines whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, and causes the transaction to be made on the associated one or more accounts, and~~

~~and followed, the step wherein the main computer system transmits the said verification result a determination result to the payment gateway and settles on adjusts the common account based upon the transaction information on transaction statement and~~

amount, etc.

followed by the step, the final step wherein the main computer system settles on the primary account as well as linked secondary account respectively based on information including transaction statement from the common account, and the transaction on the primary account and linked secondary accounts is finished.

4. (Currently Amended) The method according to claim 3,

more comprising the step wherein the linked account translator decides whether or not if the merchant is conformable as to be the specified merchant from the transaction information received from payment gateway determines whether the transaction terminal ID is associated with one or more accounts of the linked primary and secondary accounts, by comparing the code within the transaction information transmitted via payment gateway including transaction terminal ID and the account classification codes assigned by the banks to the account holder's primary account and one or more linked secondary accounts managed by the linked account translator.

5. (Currently Amended) The method according to claim 1,

the service type of transaction on the said primary account and linked secondary accounts more includes the services on newly opening activation of the linked secondary accounts, linking of a new account[[s]], guide providing information on the linked accounts, inquiry on the linked accounts, deposits depositing on the linked accounts, and withdrawal on the linked accounts, etc.

6. (New) The method according to claim 1, wherein the main computer system is further connected with an external network connection hub for relaying transaction data between the main computer system and the user terminal.

7. (New) The method according to claim 6, wherein the user terminal connected to the external network connection hub is selected from a wire or wireless DTMF (Dual Tone Multi Frequency) phone communicating via an ARS (Automated Response System) server, an ATM (Automated Teller Machine) terminal, and an Internet terminal communicating via the Internet.